

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1 1. (Original) A method of providing money or an item of value to an
2 account-holder, the method comprising:
3 identifying an account to a terminal;
4 entering a personal identification number into the terminal;
5 requesting money or an item of value based upon the account via a first type of
6 transaction;
7 forwarding the first type of transaction to a processor;
8 forwarding the first type of transaction from the processor to a first network;
9 forwarding the first type of transaction from the first network to a bank;
10 making a denial of the first type of transaction;
11 forwarding the denial to the processor;
12 requesting money or an item of value based upon the account via a second type of
13 transaction;
14 forwarding the second type of transaction to the processor;
15 forwarding the second type of transaction from the processor to a second network;
16 forwarding the second type of transaction from the second network to the bank;
17 making an approval of the second type of transaction;
18 forwarding the approval to the processor; and
19 instructing a money location to provide money or an item of value to the
20 account-holder.

1 2. (Original) The method of claim 1 further comprising instructing the
2 account-holder at the terminal to go to the money location.

1 3. (Original) The method of claim 1 further comprising providing a check to
2 the money location, imprinting one of an ATM card, a POS card or a credit card on the check,
3 and providing a copy of the check to the account-holder at the money location.

1 4. (Original) The method of claim 1 further comprising providing cash at the
2 money location to the account-holder.

1 5. (Original) The method of claim 1 wherein the first network is an ATM
2 network and the second network is a point-of-sale network.

1 6. (Original) The method of claim 5 wherein the ATM network and the POS
2 network are integral.

1 7. (Original) The method of claim 1 wherein the terminal issues a script to
2 the account-holder and the account-holder presents the script to the money location.

1 8. (Original) The method of claim 1 wherein the money location inquires
2 about the transaction from the processor in order to be instructed to provide money or an item of
3 value to the account-holder.

1 9. (Original) The method of claim 1 wherein the processor notifies the
2 account-holder at the terminal of the denial of the first type of transaction and asks the account-
3 holder if they would like to request the money or item of value via the second type of
4 transaction.

1 10. (Currently amended) A terminal for providing cash to an account-holder
2 from an account, [] with or without using a personal identification number, [] the terminal
3 comprising:
4 means for receiving a card identifying the account;
5 means for entering information;
6 means for communicating with ATM networks and point-of-sale networks; and
7 means for dispensing cash.

1 11. (Currently amended) A method of providing money or an item of value to
2 an account-holder based on a bank account or a credit card account without using a personal
3 identification number, the method comprising:
4 identifying the specific account to a terminal;
5 making a request for money or an item of value;
6 forwarding the request to a processor;
7 forwarding the request from the processor to a point-of-sale network;
8 forwarding the request from the point-of-sale network to the bank;
9 making an approval of the request;
10 forwarding the approval to the processor; and
11 instructing a money location to provide money or an item of value to the account-holder.

1 12. (Original) The method of claim 11 further comprising instructing the
2 account-holder at the terminal to go the money location.

1 13. (Original) The method of claim 11 further comprising providing a check
2 to the money location, imprinting one of an ATM card, POS card or credit card on the check, and
3 providing a copy of the check to the account-holder at the money location.

1 14. (Original) The method of claim 11 further comprising providing cash at
2 the money location to the account-holder.

1 15. (Original) The method of claim 11 wherein the terminal issues a script to
2 the account-holder and the account-holder presents the script to the money location.

1 16. (Original) The method of claim 11 wherein the money location inquires
2 about the transaction from the processor in order to be instructed to provide money or an item of
3 value to the account-holder.

1 17. (Original) The method of claim 11 wherein the processor notifies the
2 account-holder at the terminal of the denial of the first type of transaction and asks the account-
3 holder if they would like to request the money or item of value via the second type of
4 transaction.

1 18. (Currently amended) A method of paying on behalf of a person for
2 money, from an account of the person held by a custodian of the account based on a bank
3 account, the method comprising:
4 identifying the account to a terminal;
5 requesting ~~[[the]]~~ an item from the account via a first type of transaction;
6 forwarding the first type of transaction to a processor;
7 forwarding the first type of transaction from the processor to a first network;
8 forwarding the first type of transaction from the first network to the custodian of the
9 account;
10 making a denial of the first type of transaction;
11 forwarding the denial to the processor;
12 requesting the item from the account via a second type of transaction;
13 forwarding the second type of transaction to the processor;
14 forwarding the second type of transaction from the processor to a second network;
15 forwarding the second type of transaction from the second network to the custodian of the
16 account;
17 making an approval of the second type of transaction;
18 forwarding the approval to the processor; and
19 instructing the person to contact a dispenser of the item of value and instructing the
20 dispenser to provide the person with the item of value.